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ABSTRACT

This booklet is intended to help Indiana 11th graders plan their futures by identifying their career and educational goals and available employment and educational opportunities. The following are among the topics discussed in sections 1-4: (1) identifying goals (planning ahead, using class schedules to chart one's course, developing career and course plans, and knowing what is required to accomplish individual goals); (2) understanding available career opportunities (following the steps to education, knowing one's career goals, evaluating apprenticeships, evaluating Armed Services training, evaluating certificates, evaluating associate's degrees, evaluating bachelor's degrees, choosing a college, applying to colleges, succeeding in education or training, and planning to continue to learn); (3) paying for education and training (learning about and seeking financial aid, applying for financial aid, and taking advantage of aid application help); and (4) obtaining a job (exploring jobs through job shadowing, cooperative education, internships, and school-to-work programs; preparing a resume; writing cover letters; preparing for interviews; succeeding in a job). Section 5 lists 55 free resources available to students interested in planning their future careers and educational/training activities. (MN)

Directions:

Future Planner for 11th Graders

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To help you through this book and through high school, **connect with ICPAC** at **1-800-992-2076** or on the Web at **icpac.indiana.edu** for a free copy of *IS-54: Learn the Lingo*. This glossary will help you understand and plan for your future.

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What do I want to do

Directions, ©2000 by the Indiana Career and Postsecondary Advancement Center.

To make the most of life after graduation, you need to decide what you want to do and plan how to get there.

Plan ahead

Use high school to help you decide what you want to do.

Choosing a career or a group of careers you want to explore can help you make plans for your life after high school. By taking advantage of all the opportunities high school offers, you have time to explore your options.

Start by choosing a field of work that interests you:

- Explore your likes, dislikes and abilities through interest inventories. Your guidance counselor or ICPAC can provide you with these helpful tools.
- Visit the ICPAC Web site at icpac.indiana.edu for information on over 450 careers.

- Talk to your guidance counselor, friends, parents and other relatives about jobs that sound interesting.
- Visit your school or local library to find out more about specific careers.

Participating in activities will also help you develop your skills and interests. These are just a few:

- extracurricular activities
- summer programs (pg. 28)
- job shadowing (pg. 21)
- volunteer opportunities (pg. 21)
- internships (pg. 21)
- cooperative education (co-op) experiences (pg. 21)

Make sure you've passed the Graduation Qualifying Exam (GQE).

Passing the **ISTEP+ High School Graduation Qualifying Exam (GQE)** ensures you have the basic skills you need to succeed in college and the workplace – skills in reading, writing and math. The exam is required for a high school diploma. If you passed the test as a sophomore, congratulations. If not, you

have four more opportunities to take it – two times each during your junior and senior years. Be sure to take advantage of any help provided by your school. Taking the GQE helps you to identify any subject area you have not yet mastered, and it also helps you identify your strengths.

You have to ask yourself the tough questions...
What do I want to do?

Chart your course with your class schedule

Review what you've accomplished and plan where you want to go.

Revisit your career and course plan to see if you are taking the classes you need to reach your goals. Make changes as you learn more about what career path you want to pursue after graduation. On Page 5 is a sample of what a career and course plan might look like for a student on course for completing Core 40 and interested in exploring careers in health care or computers. After examining this sample career and course plan, review your own.

CONSIDER YOUR OPTIONS

Core 40

Your future depends upon the basic skills you learn in Core 40 classes. Core 40 is a group of classes that teaches the basic skills every high school graduate needs. According to the U.S. Department of Labor, the basic skills employers expect from their employees include the ability to write well, listen, solve mathematical problems without a calculator and make informed decisions. Core 40 provides you with a strong academic background for college and the workplace. In Core 40 you can choose courses that match your career interests. For example, if you want to be a carpenter or engineer, your career and course plan can focus on science and math courses while fulfilling Core 40 requirements in other subjects.

Tech Prep

Instead of a theory or lecture format, Tech Prep classes use practical applications. For example, in order to learn coordinate

geometry, one Tech Prep class used an air traffic control scenario: students landed airplanes according to real-life issues, such as distance from the airport, fuel levels and a medical emergency. They used their skills in coordinate geometry to move planes around one another and land each one safely. Tech Prep classes cover the same material as lecture courses and may meet Core 40 requirements. Tech Prep classes may also qualify for college credit. Talk with your counselor for more information.

The Academic Honors Diploma

The Academic Honors Diploma requires 47 credits in a rigorous set of classes. This diploma is the highest recognition of academic achievement given by the State of Indiana. Earning this diploma will help you earn admission to selective colleges and universities, and may help you qualify for additional financial aid.

Be sure to **explore careers** that interest you. If you are interested in science, you may want to intern with a computer department or at a hospital. You could also enroll in Advanced Placement (AP) biology or other AP courses. **AP courses can help you prepare for college.** You can take an exam at the end of an AP course and earn college credit. The state will pay for the exam in math, science and English language/composition courses. In addition to Advanced Placement courses, other options for college credit include these types of courses: **dual enrollment, distance education, summer and correspondence.**

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Sample career and course plan

This student is on-course for completing CORE 40 with interests in health care or computers careers. Your plan will include your interests.

JUNIOR YEAR

1ST SEMESTER

English 11
First Year Chemistry
Algebra II
U.S. History
Psychology
Introduction to Computers

2ND SEMESTER

English 11
First Year Chemistry
Algebra II
U.S. History
Sociology
Computer Applications

Activities

Took **SAT**, joined school computer club

Summer

Promoted to assistant lab manager at library, **job shadowed** computer scientist, **visited colleges**

SENIOR YEAR

1ST SEMESTER

English 12
Biology, Advanced Placement
Pre-calculus
U.S. Government
Computer Programming
Business Management

2ND SEMESTER

English 12
Biology, Advanced Placement
Pre-calculus
Economics
Computer Graphics
Entrepreneurship

Activities

Applied for financial aid and admission to colleges, took **SAT** second time to improve score, took Advanced Placement biology class and exam, elected treasurer of school computer club

Summer

Attended summer camp for **leadership**, moved to college town, applied to work at library in new town

As you build your career and course plan, ^{to include} include your first year of college.

FIRST YEAR OF COLLEGE

Freshman Composition
Freshman Literature
Business Calculus
Macroeconomics

Ancient Civilizations
Computer Programming
Introduction to Theater
Music Appreciation

Activities

Visited **campus advising office**, joined a college computer science club

Plan for education or training after high school.

To have the career you want, you will need to learn the advanced skills employers value. The easiest way to learn these skills is by continuing your education after high school.

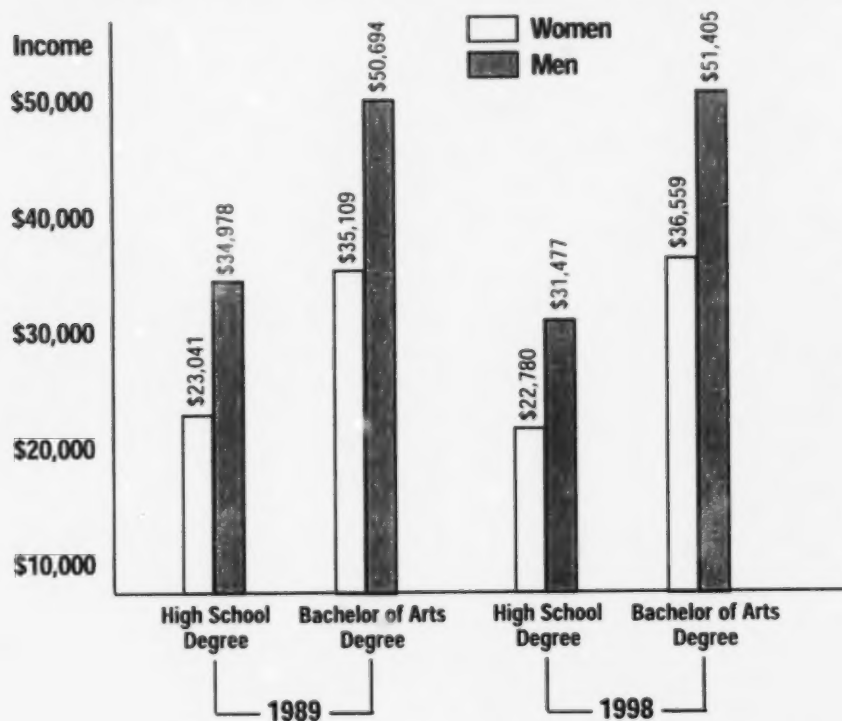
Education also gives you **more control over your choices and opportunities** in a changing work world. The more education you get, the more career choices you have.

Know how much difference education after high school can make.

All jobs require some education or training after high school. Take a look at the graph below to see how education affects the amount of money you can earn.

The average income for men and women with high school diplomas dropped, while the average income for men and women with college diplomas is increasing.

Median Annual Income of Men and Women 25 Years Old and Over



Source: National Center for Education Statistics, 1999.

Once you know what you want to do, education and training will help you reach your goals.

Follow the steps to education

As every career requires some kind of education after high school, educational programs are packaged in many ways. Some, like the military, apprenticeship programs and some certificates, emphasize learning while actually working in the profession. Others, such as associate's degrees and bachelor's degrees emphasize learning in the classroom. The most common kinds of education after high school are apprenticeships, military training, certificates, associate's degrees, bachelor's degrees and advanced degrees. No matter what kind of education you decide to pursue directly after high school, it will offer you additional skills to help you reach your career goals.

KNOW YOUR CAREER GOALS

Your career goals affect the kind of education or training option you will pursue. However, as you change, your career goals may change. Many people choose to pursue more than one of these educational options – completing their associate's degree before their bachelor's degree or completing a certificate and working while taking college classes. Pages 9-13 describe each educational option.

FOR MORE INFORMATION

The descriptions in this booklet can help you get started. Your guidance counselor, family, teachers, the local library and ICPAC have more information. You can also find out more



information by calling each option directly. Descriptions in this booklet include phone numbers and Web sites, so you can find out more. Your guidance counselor will also have sample applications in the office and can help you find information about a particular school or program.

PRACTICING SUCCESS

By considering your goals and educational options, you are already establishing a pattern of success. If you continue to set goals for yourself and develop ways to improve your study skills, learning new information will be easier – and it will help you succeed in your education and training after high school. ICPAC's Study Skills booklet is free to every student in Indiana. Call 1-800-992-2076 to order a copy or download it from ICPAC's Web site at icpac.indiana.edu.

You have to ask yourself the tough questions...
What does a career take?

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Know your career goals

Discover different careers in each field.

Jobs within each career field vary in the **amount of responsibility, pay, future education and employment options**. Each job also requires different kinds of education and skills. Here are examples of three jobs in the computer field and the differences between them:

COMPUTER EQUIPMENT REPAIRER

You could become a computer equipment repairer by earning a **certificate**, which will teach you specific skills. You would be trained to install, program, use and fix computers. Your certificate may be accepted by employers as proof of your skills. You could earn about \$24,000 a year as a computer equipment repairer.

COMPUTER PROGRAMMER

You could start a career as a computer programmer after earning an **associate's degree**. You would learn specific career skills, including how to write software code to instruct computers to perform specific tasks. You would also take courses such as English and science. An associate's degree may count as credit toward a bachelor's degree. Computer programmers, earn an average of \$44,910 a year.

COMPUTER SCIENTIST

You could become a computer scientist after earning a **bachelor's degree** or an advanced degree (master's or doctorate). Bachelor's

degrees and advanced degrees provide training in a major area of study and in a wide range of academic classes. You would learn how to design computers and how to conduct research to improve computers or to find new uses. Computer scientists include computer engineers, database administrators and other specialized workers. Most employers accept a bachelor's degree or advanced degree as proof of your skills. A computer engineer earns an average salary of \$51,910 a year and a database administrator earns about \$43,430 a year.

For information on education levels for your career field visit ICPAC's Web site at icpac.indiana.edu. You can locate information like this on over 450 careers.

Think about these questions as you read information about careers:

- How much responsibility do you want in your career?
- Is how much you are paid important?
- Do you want to move to higher level jobs quickly?
- Do you prefer working independently or as part of a team?
- Is the location of the job important to you?
- What is the job outlook for the career you may want to pursue?

Evaluate apprenticeships

Get advanced skills in a specific career through apprenticeship training.

Many careers like carpentry, firefighting and machining can be learned through apprenticeships. In an apprenticeship, you work with a master practitioner, learning the career through a combination of **classroom, on-the-job and hands-on training.**

After you've completed an apprenticeship, you are **certified to use advanced skills in the specific career.** In an apprenticeship, you will learn **specific skills** for a specific trade, get paid and gain work experience. You may also be promoted, upon completion of your apprenticeship, to a full-time position.

PROGRAMS

Businesses, unions and technical colleges are involved in apprenticeships. You may also be able to start an apprenticeship while you're in high school. The Bureau of Apprenticeship and Training (BAT) is a federal agency that coordinates apprenticeship information. You can reach its Indiana office at 317-226-7592. Call to locate apprenticeships in your area. You can also look in the phone book under Labor Organizations. Call and ask about apprenticeship opportunities.

FUTURE EMPLOYMENT OPTIONS

Not all apprenticeships are accepted by

employers as proof of your skills. Contact the Bureau of Apprenticeship and Training (BAT) – the federal agency that coordinates apprenticeship information – at 317-226-7592 to be sure the apprenticeship program you may join is accredited.

FUTURE EDUCATION OPTIONS

In addition to the advanced training you receive during your apprenticeship, you can earn your associate's degree and journeyman certificate in programs jointly delivered by colleges and unions. These combined programs give you additional advancement options.

TIME AND MONEY

Apprenticeship training averages **two to five years.** You are paid during training. Depending on the apprenticeship organization, you may need to buy your tools.

WHAT TO DO IN HIGH SCHOOL

You must be at least 16 years old to qualify for an apprenticeship. Many apprenticeship programs require a high school diploma or GED, and sometimes the application process is competitive. Taking Core 40 classes can help you compete. Start talking to people in apprenticeship programs before you graduate, visit an apprenticeship campus and find a journeyman mentor.

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Evaluate Armed Services training

Receive technical training in more than 200 occupations in the Armed Services.

As an **enlisted person** in the Armed Services, you receive basic training in leadership, teamwork and physical conditioning. You also receive advanced training in an occupation.

BRANCHES

There are six branches of the Armed Services: **Air Force, Army, Coast Guard, Marine Corps, Merchant Marine** and **Navy**. Each branch offers training in a variety of career fields.

FUTURE EMPLOYMENT OPTIONS

To build a career through the Armed Services, you will need to continue your education beyond basic training. Promotions are based not only on job performance but also on a willingness to learn.

Select Armed Services training that will apply to the career you want after you leave the military. Talk to the military about their training programs for your career. Check if you will need **additional training or licenses from civilian authorities**.

FUTURE EDUCATION OPTIONS

The Armed Services provide many different kinds and levels of training and education. Your education is free while you serve. You can work toward a college degree as well as earn money for future education. You also may be able to earn an associate's or bachelor's degree at a military academy.

Ask your local recruiting office about **officer training programs**.

ENVIRONMENT

You receive a combination of **hands-on** and **classroom training** in a highly structured environment.

TIME AND MONEY

The number of years you spend in the Armed Services depends on an agreement between you and the military. You can choose to serve **from two years to a lifetime**. You are paid a salary and your education is free while you serve.

WHAT TO DO IN HIGH SCHOOL

You will need a high school diploma and must be in good physical condition to enlist. To locate a recruiting office in your town, look in the phone book under Recruiting-U.S. Armed Forces or contact the ROTC director at your school. Talk to active and retired military personnel. Get a taste of military life by visiting local recruiters and military bases. You can also check out the **Junior Reserve Officer Training Corps** at your high school or a **Civil Air Patrol** flight in your community.

If you decide to enlist, **visit your local recruiting office** at the beginning of your senior year. Recruiters will want to talk to you before you graduate.

Evaluate certificates

Earn certificates and associate's degrees from technical, junior and community colleges.

You can earn certificates and associate's degrees in career fields like electronics, business and automated manufacturing technology.

COLLEGES

Certificates and associate's degrees can be earned at **technical colleges, junior colleges** and **community colleges**. These colleges can be public or independent, for-profit or nonprofit.

FUTURE EMPLOYMENT OPTIONS

Make sure the training you receive is valued by employers in the community. Be sure employers hire graduates of the program trained for positions in their career fields. Many colleges offer placement services to help you find a position after your training.

FUTURE EDUCATION OPTIONS

Education leading to a certificate teaches you specific skills for a specific job, such as cosmetology, medical record transcription or administrative assistant. Certificates may or may not count toward more education.

ENVIRONMENT

These colleges usually teach through a combination of **hands-on** and **classroom training**. Class size will depend on the college. You may study with several classmates, only a few or by yourself. Most do not have residential campuses.

TIME AND MONEY

You usually earn a certificate in **six months to one year**. An associate's degree usually takes **two years**. Costs include tuition and fees. You also buy books and supplies. Many colleges offer financial aid.

WHAT TO DO IN HIGH SCHOOL

Most technical, junior and community colleges require a high school diploma or its equivalent. Your Core 40 classes will prepare you for more education. Sometime in your junior year of high school, **collect information from and visit colleges that interest you**. Start by returning a few of the postcards in the center of this book.

Apply for admission and financial aid during your senior year. Schools may require **admissions or placement tests**. Prepare for these tests by taking challenging courses in high school and completing Core 40.

CERTIFICATES

For more information about private schools offering certificates, contact the Indiana Commission on Proprietary Education at 1-800-227-5695. For information on state schools offering certificates, contact any public institution in Indiana or contact the newest option, the Community Colleges of Indiana, at 1-888-489-5463. For more information on certificate opportunities and schools, visit the ICPAC Web site at icpac.indiana.edu.

Evaluate associate's degrees

Get technical training and academic study in a specific career field by earning an associate's degree.

Associate's degrees can prepare you for many careers that pay good salaries. They prepare students to start a career as well as continue their education. The specific career field in which you earn an associate's degree is called a **major or concentration**. Some examples of associate's degree majors are practical nursing, graphic design and electronics technology.

COLLEGES

Associate's degrees can be earned at technical colleges, junior colleges and the Community College of Indiana, as well as colleges and universities offering bachelor's degrees. These colleges can be public or independent, for-profit or nonprofit.

FUTURE EMPLOYMENT OPTIONS

An associate's degree will teach you **skills and knowledge useful in many positions** within your career field. Many schools offering associate's degrees provide placement services to help you find a full-time job after you finish your program.

FUTURE EDUCATION OPTIONS

A **transferable** associate's degree can be applied toward a bachelor's degree. Check with individual colleges to see if they will accept your associate's degree as credit.

ENVIRONMENT

You may learn through a combination of **hands-on training** and **classroom instruction**.

Classes are large or small, depending on the college. You may be able to live on the college campus or live off campus and drive to and from classes.

TIME AND MONEY

You can complete an associate's degree in **two years** if you are a full-time student. A **full-time student** spends 12 hours or more in class each week. Costs include tuition and fees. You also buy books and supplies. Most colleges offer financial aid.

WHAT TO DO IN HIGH SCHOOL

A high school diploma or its equivalent is required for admission to an associate's degree program. Your Core 40 classes will be good preparation for an associate's degree.

Begin **collecting information on colleges and visiting them** sometime in your junior year. Start by returning a few of the postcards in the center of this book.

ASSOCIATE'S DEGREES

You can also contact the Community College of Indiana at 1-888-489-5463 or on the Web at www.ccindiana.net. Choose colleges that fit your needs and **apply for admission and financial aid** during your senior year. You also may have to **take placement or admissions tests** during your junior or senior year.

Evaluate bachelor's degrees

Take classes in general knowledge areas, select a specific career field or major and earn a bachelor's degree.

There are two kinds of bachelor's degrees. Bachelor of Science degrees are earned in specific career fields like chemistry, business or computer science. General knowledge classes also are required.

Bachelor of Arts degrees are also called liberal arts degrees. Liberal arts degrees allow you to take a variety of classes along with courses specific to your major.

COLLEGES AND UNIVERSITIES

- **Research universities** require their faculty to do research and teach. These universities can have a large, diverse student population. Many activities are available, and admission can be competitive.
- **Liberal arts colleges** emphasize study in many subjects, often have fewer students and may be private or associated with religious institutions. Admission can be selective.
- **Comprehensive universities** emphasize teaching rather than research. The student population may be large or small, and admission may not be as selective.
- **Military academies** are highly competitive colleges run by the federal government. After graduation, you must serve as an officer in the military.

FUTURE EMPLOYMENT OPTIONS

Bachelor's degrees can **prepare you for a variety of jobs in your career field.**

Placement services are often available to help you find a job after you graduate.

FUTURE EDUCATION OPTIONS

Bachelor's degrees form the foundation for **continued education** in graduate or professional schools.

ENVIRONMENT

You will learn mostly through **classroom study**. Class size and whether you live on campus depend on the college.

TIME AND MONEY

A full-time student can complete a bachelor's degree in **four or five years**. A **full-time student** spends at least 12 hours a week in classes. Costs include tuition, fees, books and supplies. Financial aid is available.

WHAT TO DO IN HIGH SCHOOL

You must have a high school diploma or its equivalent to begin earning a bachelor's degree. Your Core 40 classes will prepare you for this course of study. **Collect information on colleges and visit them** in your junior year. Start by returning a few of the postcards in the center of this book.

Apply for admission and financial aid beginning in the fall of your senior year, and **take admissions tests** this year and next.

Choose a college

Select an education option and choose a college.

Many different organizations and institutions provide education and training. To help you choose the best college for you, follow these steps:

DESCRIBE YOUR DREAM COLLEGE

- Where will your dream college be located? How large will it be?
- What major areas of study will prepare you for the career you want? Does the college you want offer a major in your career field?
- Do you want to live on campus or at home?
- What activities do you want to join and possibly lead?
- How will the college help you meet your goals?
- What student support services are you looking for – tutoring, career services, financial aid?

COLLECT INFORMATION

- Call ICPAC or visit your guidance counselor to find colleges that offer training and education in your career field.
- Visit ICPAC's Web site at icpac.indiana.edu to look at college profiles, which include admission requirements, test score deadlines and housing information.

- Ask admissions staff at the college for bulletins and catalogs that describe policies and programs.

- Ask for a class schedule and for housing and financial aid information.

- Find out about admission policies. Are they open or competitive?*

* **Open admission policies** mean most applicants are accepted. **Competitive admission policies** mean that basic requirements must be met to be accepted.

VISIT THE COLLEGE

Talk to current and former students about their experiences. Ask teachers and faculty about facilities, equipment and classes. Check into opportunities for employment and more education. Explore the college's living and learning environment.

COMPARE AND CHOOSE

Rank the colleges and choose the ones you like best. Make sure the programs of study are suited to your talents and will help you meet your career goals.

APPLY TO COLLEGES

Different colleges have different application processes; contact them to find out what you need to do to apply for admission.

Apply to colleges

Be aware of the different college admission and application processes.

Contact colleges during your junior year or the start of your senior year to find out exactly what you need to do to apply. Most admission and application processes will require you to take the following steps:

TAKE TESTS

Most colleges require an admission test.

Admissions tests, such as SAT and ACT, help colleges compare you with students from different high schools. Admissions test scores are only one of the factors colleges look at to admit you, but it is still important to do well on them.

Take an admissions test during your junior year. Consider taking it again in the fall of your senior year; you may be able to improve your score. Contact the colleges you may attend to find out which test, SAT or ACT, you should take. You may be able to take both tests and use your better score.

Your college may also require **placement tests**. They help the college check your abilities and place you in appropriate training or classes.

OBTAIN FORMS

In the fall of your senior year, ask the college for application, admission and

financial aid forms. Request housing applications if you need them.

MEET DEADLINES

Fill out all **application and admission forms**. Your guidance counselor or parents can help you. Start early and mark due dates on your calendar.

Also ask your guidance counselor to mail your **high school transcript** to the college. Let your guidance counselor know the college's deadline.

You may also need to ask your guidance counselor, teachers, employers or other adults to write **letters of recommendation** for you. Ask them early, so they can write detailed letters and mail them on time.

You may need to write an **admission essay**. An admission essay shows who you are and how well you can communicate.

If you will be living on campus, fill out **housing applications**. Turn them in early to have the best selection.

In January of your senior year, be sure to **file for financial aid**. For details on financial aid, look at Page 18.

Succeed in your education or training

Start now to build success.

Here are some tips that will help you succeed in education or training after high school:

MAKE THE MOST OF HIGH SCHOOL

To succeed after high school, take challenging courses in high school – especially in your senior year. Also establish good study habits. For help, call ICPAC at 1-800-992-2076 for a **free Study Skills booklet**.

LEARN THE SKILLS TAUGHT

Whatever you choose to do after high school, make the most of it. Go to class. Attend work or training sessions. Take

advantage of study groups and learning skills centers. Learn new skills and use them in the work world.

FIND A MENTOR

A **mentor** is a teacher, older student or coworker who can help you succeed in your education or training program. Find a mentor who can also familiarize you with the expectations of the work world.

KEEP YOUR OPTIONS OPEN

Make sure your education after high school can be used for future learning. Even though you may not want more education now, you may change your mind later. Be prepared.

Keep learning

Think about the choices you make throughout your education and career.

As you grow older, your career interests may change, and you will probably need more education or training. Even if you stay in the same career, you will have to learn new skills to continue working or to be promoted.

Throughout your career, reflect on where you've been. You can always change directions.

Ask yourself these questions throughout your education and career:

- Are you satisfied with what you are learning or doing?
- What do you want your life to be like in the future?
- What do you have to do to make this a reality?

Education and training after high school is affordable – billions of dollars in financial aid are awarded to students each year.

Education is affordable

Evaluate the many ways to pay for education and training.

Most people think college costs more than it actually does. The average cost of tuition at a public college offering bachelor's degrees in Indiana is \$3,800 a year. A public Indiana college offering associate's degrees costs an average \$2,100 per year.

You can afford college if you start planning and preparing now. There are even ways you can start earning money for college in high school.

CORE 40 AND ACADEMIC HONORS

You can earn money for college in high school by completing **Core 40** classes and earning an **Academic Honors Diploma**. The **State of Indiana will help pay tuition at Indiana colleges for state aid eligible students who complete Core 40 with a GPA of 2.0 or earn an Academic Honors Diploma with a GPA of 3.0**. Students who complete the Academic Honors Diploma can also earn scholarships at some Indiana colleges.

ADVANCED PLACEMENT

Advanced Placement (AP) courses and other programs that offer you the opportunity to **earn college credit in high school can also help you reduce the cost of your education and training**. You can take an exam after you complete an AP course to earn college credit for the high school course. There is a fee for AP exams, but the state will pay for tests in math, science and English language/composition.

TRAINING OPTIONS

You can get free education after high school through apprenticeships and military training. Read about these options on Pages 9-10.

FINANCIAL AID

Billions of dollars in federal, state, institutional and private aid are awarded to students each year. For information on different kinds of financial aid and how to apply for it see Pages 18-20.

You have to ask yourself the tough questions...

How will I pay for education/training?

Learn about financial aid

Find out if you are eligible for financial aid.

Financial aid is awarded according to need and merit.

Need-based aid is awarded based on your family's financial status. Aid from the state and federal government is usually need-based.

Merit-based aid is awarded for good grades, high test scores, special talents or activities. Colleges, high schools, community groups, businesses and other organizations award merit-based aid.

KNOW THE THREE BASIC KINDS OF AID

Gift aid is money that you do not have to pay back, like grants and scholarships. Gift aid can be need-based or merit-based.

Student employment is work-related aid like work-study programs, cooperative education and part-time jobs.

Loans are funds you borrow for educational expenses. They must be repaid with interest; but the interest rates are low. Some loans are need-based, while others are available to all college students and their families.

KNOW HOW MUCH AID TO EXPECT

To get an idea of how much financial aid you are likely to receive, you can use **financial aid estimation services**. These services help you realize education after high school is affordable. You can find links to free estimation services on the ICPAC Web site at icpac.indiana.edu.

PREPARE TO PAY YOUR SHARE

Almost everyone is expected to pay some money toward his or her education. Open a savings account at your local bank and plan to **save enough to help with your share of expenses**. It's often tough to save for long-term goals like education. But save as much as you can; even \$5 a paycheck will help.



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Look for financial aid

Learn about sources of financial aid.

TO LOOK FOR GIFT AID

- Start when you are a junior or in the summer between your junior and senior years.
- Check with the financial aid office of the colleges you've chosen.
- Contact businesses, school groups and civic organizations.
- Ask your guidance counselor about aid in your community.
- Talk to your librarian or ICPAC about conducting a scholarship search.
- Use free scholarship search services on the World Wide Web.

TO LOOK FOR STUDENT EMPLOYMENT

- Ask college financial aid or job placement officials about work-study, cooperative education and off-campus employment opportunities. These programs can help you get money for college and gain work experience in your career field.
- Look for part-time jobs offered in the community.

TO FIND EDUCATION LOANS

- Check with your college's financial aid office.
- Check with local banks, credit unions and otl

Apply for financial aid

Use these three main tools to help you apply for financial aid.

FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA)

You must complete and file the FAFSA to be considered for all federal and state financial aid. Many colleges also use the FAFSA when awarding financial assistance specific to their institution.

Fill out and mail the FAFSA by March 1 of the year you will start college.

EDUCATION INSTITUTIONS' FORMS

Fill out and mail financial aid forms from the colleges, universities or other institutions you

may attend after high school. These forms must be filed in addition to the FAFSA to be considered for aid from the institution. Some private colleges require a special form called the **College Scholarship Service (CSS) Profile**. Talk to your guidance counselor or call ICPAC to find out if your college requires the CSS Profile.

OTHER ORGANIZATIONS' FORMS

Contact business and community groups about application processes for their aid. They may require you to complete forms, interviews, essays or tests.

Take advantage of aid application help

Get your financial aid questions answered.

The State of Indiana provides two special programs to help you and your family apply for financial aid: College Goal Sunday and Financial Aid Awareness Month.

COLLEGE GOAL SUNDAY

College Goal Sunday, Feb. 11, 2001, is a day during which special financial aid help sessions are conducted around the state. At these free sessions, you can get assistance completing the FAFSA in person from financial aid experts.

FINANCIAL AID AWARENESS MONTH

February is **Financial Aid Awareness Month**. During this month, you can call a free financial aid telephone Hotline at 1-800-992-2076. Financial aid experts will be available to answer your questions about the FAFSA.



To learn more about these and other programs that can help you complete your financial aid application forms, talk to your guidance counselor or call ICPAC.

Whether it's a part-time job during high school or a full-time job later, finding a job opening is only the beginning.

Explore different jobs

Find out what a job is really like before you decide to apply.

- **Informational interviews** are meetings with people in jobs that you might like. Before you go, prepare questions.
- **Job shadowing** is spending time with someone on a job; it gives you an inside view. Ask lots of questions and take notes as you observe the person.
- **Workplace tours** let you see the different areas of a workplace and learn a little about the work environment.
- **Volunteers** work at a business or a community organization. You won't receive money, but you will gain experience and learn about jobs in that field.
- **Internships and co-ops** can last for the summer or during the school year and may or may not be paid. They allow a more in-depth experience of a workplace.
- **School-to-Work** programs include experiences like those listed above and more. They can help you graduate with the knowledge and skills needed to succeed in the work world.

Learn about job openings.

- **Classified advertisements** are a good place to start your search.
- The **World Wide Web** is full of job opportunity sites. If you do not have a computer at home, check your school or public library for Web access.
- Indiana's **Department of Workforce Development Centers** (One-Stop Centers) maintain lists of available jobs and provide job search assistance.
- People who work in a field that interests you can help you **network** to learn about openings.
- **Human resource offices** will have information about current and future job openings at their companies.

When looking at job openings, consider the **outlook** for that career. Is the field growing or will there be fewer jobs in this field in the future? Visit **ICPAC at icpac.indiana.edu** and click on Career Profiles for more information.

You have to ask yourself the tough questions...
How do I get a job?

Prepare your résumé

Present your skills, education and experiences in a résumé.

Be sure to **type your résumé on high quality paper** and deliver or mail it with your cover letter. The envelope also should be high quality, and the address on it should be typed.

Listed below are the different sections your résumé should include. A sample student résumé can be found on the next page.

NAME

Use your full name at the top of your résumé.

ADDRESS

Use your complete home mailing address.

TELEPHONE NUMBER, E-MAIL

Use your home telephone number with area code. Include your e-mail address if you have one.

EDUCATION

List the name and address of your high school. Also list your graduation date and any honors you received. When you start college or a training program, you will also want to list these on your résumé.

WORK EXPERIENCE

List job titles and locations of paid and volunteer work experiences. List the dates you started and ended the jobs, the duties you performed and skills you developed.

ACTIVITIES

List all of your activities – both inside and

outside of school. Include any positions you have held, such as treasurer or president, or any awards you have received.

REFERENCES

List people who have agreed to serve as references for you. This list should be on a separate page from your résumé. Include job titles, addresses and phone numbers of your references. Give this list to an employer in your interview or when it is requested.

RÉSUMÉ DOS:

- Create a professional look – be sure to type and proofread it carefully.
- Consider the format – make it easy for someone to assess your skills quickly.
- Include brief, accurate descriptions of your work experiences and abilities.
- List your most recent work experiences first.
- Emphasize your best skills and accomplishments in an eye-catching style.

RÉSUMÉ DON'TS:

- Avoid misspelled words and sloppy grammar.
- Do not list salaries.
- Do not list personal data, such as your birth date.
- Do not make reference to health conditions.

Review sample résumés.

Below is an example of a student résumé. Make sure your résumé includes your own information. Personalize your résumé and keep it clean and simple.

Kris A. Student

1112 High School Street • Anywhere, IN 44444 • (555) 555-5555 • kris1@email.com

Education: Academic Honors Diploma, 2000
Anywhere High School
Anywhere, IN
Computer Science Program
3.0 G.P.A.

Experience: Assistant Lab Manager, *Anywhere Public Library*
June 1998-present
Supervise and schedule other employees, provide technical support and work with customers. Promoted from lab assistant.
Skills developed include computer skills, organization, customer service and management.

Volunteer *Anywhere High School Computer Lab*
September 1997-present
Help students use computers, clean the lab and lock the room at the end of the day.
Skills developed include communication, teamwork and responsibility.

Newspaper Carrier, *The Anywhere Times*
June 1996-August 1997
Delivered newspapers to 125 customers, collected payments and purchased supplies.
Skills developed include customer service, budgeting and reliability.

Activities: Treasurer, Anywhere High School Computer Club;
Participant, State College Leadership Camp;
Saxophone player, Anywhere H.S. Marching Band

References: Available upon request

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Write your cover letter

Apply for job openings where you would like to work.

For some jobs you will need to fill out an application with human resources personnel. To be considered for most jobs, you will need to write a cover letter to send with your résumé.

A cover letter introduces you to the employer. It should be typed on high quality paper and have no misspelled words. Here's an example of what to include:

- Your full address.
- The date you are writing.
- The employer you are applying to.
- The employer's full address.
- Reasons why you are qualified for the position.

There is also a special format for the text of a cover letter. For an example of what a cover letter might look like, check out the next page.

GREETING

Start all letters with "Dear" and the name of the person you are addressing. Follow the name with a colon. If you do not know the name of a specific person, use "Dear Human Resource Manager" followed by a colon.

BODY

Start your letter with **information about yourself**, including your year in school and where you may be currently employed. Explain how you found out about the job opening and why you are interested in it.

Briefly **highlight the benefits or marketable skills you offer**. Examples of skills are responsibility, self-management and decision-making abilities. Show how your capabilities satisfy the employer's requirements and emphasize the accomplishments that set you apart from other candidates.

End by **requesting an interview and thanking the employer** for considering you for the position.

CLOSING

Use "Sincerely" followed by a comma and three or four blank lines for your signature. Type your full name. Follow it with the word "Enclosure," which indicates your résumé is enclosed.

Look at sample cover letters.

Below is an example of a cover letter a student might write. Your cover letter should include your own information. The key is to personalize your letter so the employer gets a good first impression of you.

1112 High School Street
Anywhere, IN 44444
(555) 555-5555

March 12, 2000

Mr. Stewart Smith
Over There Public Library
1000 Read Street
Over There, IN 33333

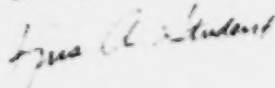
Dear Mr. Smith:

I am a senior at Anywhere High School and work as assistant lab manager at the Anywhere Public Library computer resource room. I plan to attend State College next year and will study to become a computer scientist. Mrs. Jones, my supervisor at the Anywhere Public Library, told me you will be expanding your computer resource room this summer and will be hiring a new lab assistant. Please consider me for this position.

I have two years of experience working as a computer lab assistant and was recently promoted to assistant manager at the lab. I now supervise a staff of two other lab assistants and handle employee scheduling and computer technical support. I am also involved with customer service daily.

I would appreciate the opportunity to discuss with you in more detail how I can assist your organization. I will call you next week to arrange an interview. Thank you for considering me for this position.

Sincerely,



Kris A. Student

Enclosure

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Get ready to interview

Schedule a job interview and get ready.

To make sure you are at your best during a job interview, take time to prepare.

PREPARATION

Practice what you will say before the interview, but don't memorize answers to possible questions. Employers will recognize rehearsed responses. Also, **collect information about the employer** from libraries, the World Wide Web and job placement offices before your interview. This information will help you ask questions during the interview and will show that you are interested in the job. Be sure to **find out where the interview will be and how long it will take to get there**, so you'll be on time.

ARRIVAL

Don't show up late, chew gum, have bad posture or show poor grooming habits. Say hello to everyone, even as you pass strangers in the hallway. **Be friendly**; you could lose a job if you're not.

INTRODUCTION

Give your name when the receptionist asks to help you. Explain who your interview is with and at what time. You probably will have to wait. Read papers or magazines provided, but don't pull out your homework or a book. **Greet the interviewer with a smile, a firm handshake and address him or her formally** – Ms. Jones, Mr. Smith.

INTERVIEW

Be direct in your answers. **Concentrate your discussion on what you can do for the employer.** Don't use slang or make up answers, and don't ask about salary and benefits until you are invited to. When appropriate, ask questions about the company. You don't have to answer questions about your health, marital status, religion or race.

LEAVING

After the interview is over, thank the interviewer for his or her time. Express interest in the position, and find out how the employment process works. How soon can you expect to know if you are a finalist? How will you be contacted? **Remain professional while at the business.**

FOLLOW UP

After the meeting, **mail the interviewer a letter thanking him or her for considering you for the position.** Again, express your interest in the job and remind the interviewer of your qualifications. Call the interviewer if you have not received a response when one is expected. If you don't get the job, ask the employer to keep you in mind for future openings. Also, **ask for honest feedback about your application and interview.** And learn from your experience.

Succeed in your job

Once you get a job, work hard to succeed.

To be successful at work, you must **be self-confident, improve your skills** and **work well with others**. Listed below are some problems an employee working in a computer lab might experience.

Read each problem and decide what you would do. Write your solution on another sheet of paper, then read in the chart below how another student may have handled each problem.

THE PROBLEM	THE SOLUTION
You are reporting to work your first day on the job. What do you wear? When do you show up?	This student was scheduled to start work at 10 a.m. but arrived at 9:50 a.m. She wore the complete lab uniform; it was clean and pressed. The student knew first impressions count – and last. She always arrived on time, got work done on time and didn't miss work unless it was absolutely necessary .
Your boss asks you to develop a training session for your coworkers. You have never helped to train other employees before. Your boss offers to send you to a company workshop for training. Do you accept? Why or why not?	This student went to the workshop and learned new skills , enjoyed using them and created a popular and successful training session as a result of the workshop. She knew trying new tasks and working hard would pay off. This student was then promoted and started to work with supervisors to find better ways of doing
A coworker is responsible for picking up trash in the computer lab each night to meet safety regulations. One night, after you have had a bad day at school, the coworker gets ready to leave work early and hasn't cleaned the lab. What do you say to the coworker?	things. This student asked the coworker to stay, then offered to help clean the lab. The worker refused, so this student picked up all the trash and then explained the situation to the boss. She stayed positive and enthusiastic and didn't take out personal frustrations on the coworker. She also tried to work out a solution , then sought help, and always made sure the employer's rules were followed .

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Want to know more?

Call ICPAC to get free resources that will help you answer your career and education questions.

To order any of the free resources listed below and continued on the next page, connect with **ICPAC** at 1-800-992-2076 or visit the Web site at icpac.indiana.edu. You can also request free publications by filling out and mailing in the order form on the top of Page 31.

Order up to **three publications at a time**. You can always call or write back for more.

List of free resources

Making the Most of High School

Indiana Core 40 booklet	Core 40
The Academic Honors Diploma	IS-08
Tech Prep – Applied Academic and Sequenced Courses	IS-36
The ISTEP+ High School Graduation Qualifying Exam	IS-40
Working in High School – The Costs and Benefits	IS-51
Certificates of Technical Achievement	IS-63
Summer College Enhancement Programs	IS-68
Advice from Hoosier College Students on Preparing for College	IS-71
The Indiana Academy for Science, Mathematics and Humanities	IS-90
The Advanced Placement Program	IS-99
High School Distance Education Courses	IS-100

Planning for the Future

Trio Programs – Educational Opportunity Programs	IS-07
Bachelor's, Master's, Doctorate and Professional Degrees	IS-24
Associate's Degrees and Certificates – What They Are and Where to Get Them	IS-25
Is the Military an Option for You?	IS-41
All About Apprenticeships	IS-42
Education – What It's Worth	IS-45
Plan for Your Future During High School	IS-81

Finding Money for College

ICPAC Guide to Student Financial Aid	IS-01
You Can Afford the Future!	IS-02
Finding Money for Your Education	IS-05
Strategies for Reducing College Costs	IS-86

Indiana College Network (ICN)

This booklet lists numerous distance education courses and degree programs offered by the state's public and independent colleges and universities through satellite and local TV, Internet, videotape, computer disks and CD ROM. This booklet also describes the registration process and other services offered through ICN.

You have to ask yourself the tough questions...

What information do I need now?

Choosing a College

College Admissions Tests	IS-11
Writing the College Admissions Essay	IS-15
Choosing a College	IS-22
Historically Black Colleges and Universities	IS-30
Selected Native American Colleges	IS-32
Indiana Colleges with Services for Students with Learning Disabilities	IS-33
Indiana Colleges with Services for Students with Physical Disabilities	IS-34
Advice from Hoosier College Students on Choosing a College	IS-72
Choosing a College Major	IS-85

Exploring Careers

Job Search Tips - Resumes, Interviews and More	IS-09
Job Outlook Information - Careers for the Future	IS-46
Discover Careers that Fit You	IS-50
Career Areas to Explore and the Jobs in Them	IS-65
Job Shadowing, Internships and More Ways to Experience Careers	IS-74
Success on the Job - Skills Wanted by Employers	IS-82
Indiana's Workforce Development Centers	IS-83

Study Skills (SS)

This booklet covers general guidelines for improving your studying as well as tips on listening, taking notes, writing, learning math, taking tests, using the library, managing time and improving your memory.

Information for Twenty-first Century Scholars

Twenty-first Century Scholars Fact Sheet	IS-19
Informacion sobre el programa "Universitarios del Siglo Veintiuno" - (Twenty-first Century Scholars Fact Sheet written in Spanish)	IS-19s
Scholars Regional Support Programs	IS-35
Step Up to the Pledge	IS-64
Frequently Asked Questions about Twenty-first Century Scholars	IS-80
The Vital Role of Counselors	IS-94
Indiana Colleges and Universities for Twenty-first Century Scholars	IS-98

Information for Parents

Help Your Child Succeed in School	IS-44
Preparing Your Child for College	IS-53
Financial Planning for Your Child's College Education	IS-84

Making the Most of College

Get a Good Start in College	IS-13
The Differences Between High School and College	IS-21
Learn the Lingo - A Glossary of College Terms	IS-54
Advice from Hoosier College Students on Adjusting to College	IS-70
Make Your College Credit Transfer a Success	IS-73

Send me more

Please complete this order form to receive free publications from ICPAC.

1

I am a:

☐ Student

☐ Parent

Name

Street

Suite/Apt. #

City

State

Zip

Phone Number

E-mail

Write in the IS numbers of up to
three **FREE** publications.

2

Mail this order form to:

ICPAC Hotline
2805 E. 10th St.
Bloomington, IN 47408

3

Or call the Hotline toll-
free:

1-800-992-2076

Or visit our Web site:

icpac.indiana.edu

Consider low-cost resources

The ICPAC InfoStore

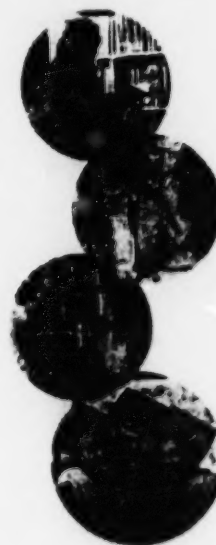
Recommended Resources at Reduced Prices

Make the most of your career and education decisions:

- explore career options
- learn all about financial aid
- find out how to succeed in school
- get answers to your questions

For a free InfoStore brochure

Call 1-800-992-2076



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